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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. 09/751,437  
Filing Date 12/29/2000  
Inventorship Dent et al.  
Applicant Microsoft Corporation  
Attorney's Docket No. MS1-423USC1  
Title: A System and Method for Facilitating Personal Electronic Financial Transactions

**TRANSMITTAL LETTER AND CERTIFICATE OF MAILING**

To: Commissioner of Patents and Trademarks,  
Washington, D.C. 20231  
  
From: Allan T. Sponseller (Tel. 509-324-9256; Fax 509-323-8979)  
Lee & Hayes, PLLC  
421 W. Riverside Avenue, Suite 500  
Spokane, WA 99201

The following enumerated items accompany this transmittal letter and are being submitted for the matter identified in the above caption.

1. Transmittal letter including Certificate of Mailing
2. Notice to File Missing Parts of Application
3. Submission of Substitute Specification
4. Substitute Specification (Marked up Version): 55 pages including 55 claims and abstract
5. Substitute Specification (Clean Version): 55 pages including 55 claims and abstract
6. Substitute Drawing Request
7. 17 sheets replacement formal drawings (Figs. 1 -21)
8. Return Post Card

Large Entity Status ☒ Small Entity Status ☐

*Applicant hereby requests an extension of time in any case such an extension is necessary. The fee should be charged to the Deposit Account indicated below.*

The Commissioner is hereby authorized to charge payment of fees or credit overpayments to Deposit Account No. 12-0769 in connection with any patent application filing fees under 37 CFR 1.16, and any processing fees, including any necessary extension fees under 37 CFR 1.17.

Date: 3/29/01

By:   
Allan T. Sponseller  
Reg. No. 38,318

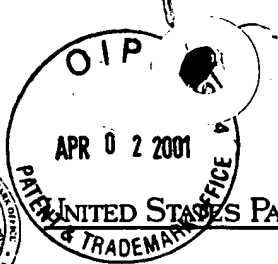
**CERTIFICATE OF MAILING**

I hereby certify that the items listed above as enclosed are being deposited with the U.S. Postal Service as either first class mail, or Express Mail if the blank for Express Mail No. is completed below, in an envelope addressed to The Commissioner of Patents and Trademarks, Washington, D.C. 20231, on the below-indicated date. Any Express Mail No. has also been marked on the listed items.

Express Mail No. (if applicable)

Date: 3/29/01

By:   
Dana L. Calhoun



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/751,437	12/29/2000	Bassam Saliba	MS1-423USC1

CONFIRMATION NO. 8758

## FORMALITIES LETTER



\*OC000000005774468\*

LEE & HAYES, PLLC  
Suite 500  
421 W. Riverside Avenue  
Spokane, WA 99201

Date Mailed: 02/16/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

## Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 710 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).* 04/05/2001 BHABTEM 00000058 09751437
- Total additional claim fee(s) for this application is \$950.
 

■ \$630 for 35 total claims over 20.	01 FC:101	710.00 CH
■ \$320 for 4 independent claims over 3.	02 FC:103	630.00 CH
	03 FC:102	320.00 CH
	04 FC:105	130.00 CH
- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1790.

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52 because:
  - Papers contain improper margins. *Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")*

09751437

04/05/2001 BHABTEM 00000058 120769

710.00 CH  
630.00 CH  
320.00 CH  
130.00 CH  
01 FC:101  
02 FC:103  
03 FC:102  
04 FC:105



- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

The following item(s) appear to have been omitted from the application:

- Figure(s) **22** described in the specification.

I. Should applicant contend that the above-noted omitted item(s) was in fact deposited in the Patent and Trademark Office (PTO) with the nonprovisional application papers, a copy of this Notice and a petition (and \$130.00 petition fee (37 CFR 1.17(i))) with evidence of such deposit **must** be filed within **TWO MONTHS** of the date of this Notice. The petition fee will be refunded if it is determined that the item(s) was received by the PTO.

II. Should applicant desire to supply the omitted item(s) and accept the date that such omitted item(s) was filed in the PTO as the filing date of the above-identified application, a copy of this Notice, the omitted item(s) (with a supplemental oath or declaration in compliance with 37 CFR 1.63 and 1.64 referring to such items), and a petition under 37 CFR 1.182 (with the \$130.00 petition fee (37 CFR 1.17(h)) requesting the later filing date **must** be filed within **TWO MONTHS** of the date of this Notice.

III. The failure to file a petition (and petition fee) under the above options (I) or (II) within **TWO MONTHS** of the date of this Notice (37 CFR 1.181(f)) will be treated as a constructive acceptance by the applicant of the application as deposited in the PTO. **THIS TWO MONTH PERIOD IS NOT EXTENDABLE UNDER 37 CFR 1.136(a) or (b).** In the absence of a timely filed petition in reply to this Notice, the application will maintain a filing date as of the date of deposit of the application papers in the PTO, and original application papers (i.e., the original disclosure of the invention) will include only those application papers present in the PTO on the date of deposit.

In the event that applicant elects not to take action pursuant to options (I) or (II) above (thereby constructively electing option (III)), amendment of the specification to renumber the pages consecutively and cancel incomplete sentences caused by any omitted page(s), and/or amendment of the specification to cancel all references to any omitted drawing(s), relabel the drawing figures to be numbered consecutively (if necessary), and correct the references in the specification to the drawing figures to correspond with any relabelled drawing figures, is required. Any drawing changes should be accompanied by a copy of the drawing figures showing the proposed changes in red ink. Such amendment and/or correction to the drawing figures, if necessary, should be by way of preliminary amendment submitted prior to the first Office action to avoid delays in the prosecution of the application.

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*A copy of this notice **MUST** be returned with the reply.*

*Hilary M. Zerk*  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

OFFICE FILE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. ....09/751,437  
Filing Date .....12/29/2000  
Inventor..... Dent et al.  
Group Art Unit .....  
Examiner .....  
Attorney's Docket No. ....MS1-423USC1  
Title: A System and Method for Facilitating Personal Electronic Financial  
Transactions

**SUBSTITUTE DRAWING REQUEST**


To: Drawing Review Branch  
Commissioner of Patents and Trademarks,  
Washington, D.C. 20231

From: Allan T. Sponseller (Tel. 509-324-9256; Fax 509-323-8979)  
Lee & Hayes, PLLC  
421 W. Riverside Avenue, Suite 500  
Spokane, WA 99201

Applicant submits herewith a new set of formal drawings to correct  
informalities noted in the Notice to File Missing Parts dated February 16, 2001.

Respectfully Submitted,

Date: 3/29/01

By:   
Allan T. Sponseller  
Reg. No. 38,318  
(509) 324-9256

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. ....09/751,437  
Filing Date ..... December 29, 2000  
Inventor..... Bassam Saliba et al.  
Group Art Unit .....  
Examiner .....  
Attorney's Docket No. ....MS1-423USC1  
Title: System and Method Facilitating Personal Electronic Financial Transactions

**SUBMISSION OF SUBSTITUTE SPECIFICATION**

To: Commissioner of Patents and Trademarks,  
Washington, D.C. 20231

From: Allan T. Sponseller (Tel. 509-324-9256; Fax 509-323-8979)  
Lee & Hayes, PLLC  
421 W. Riverside Ave., Suite 500  
Spokane, WA 99201

Sir:

Applicant respectfully requests that the originally filed specification be replaced with the substitute specification transmitted herewith. In a Notice to File Missing Parts of Nonprovisional Application mailed February 16, 2001, the Patent Office required a substitute specification in compliance with 37 CFR 1.52 due to improper margins in the filed application. Transmitted herewith is a substitute specification, including the claims, in compliance with 37 CFR 1.52. Two versions of the substitute specification, including the claims, are included: a marked up version showing changes made to the specification of record and a clean form version without markings as to amended material.

Additionally, in the Notice to File Missing Parts of Nonprovisional Application mailed February 16, 2001, the Patent Office noted that Figure 22 was

1 not included in the application. The substitute specification transmitted herewith  
2 includes the removal of the reference to Figure 22 in the specification.

3 Additional amendments have also been made to the application to add a  
4 related application reference as well as referenced serial numbers and application  
5 numbers. The substitute specification transmitted herewith includes these  
6 amendments.

7 The substitute specification transmitted herewith includes no new matter.

8 Please direct any inquiries regarding this matter to the undersigned  
9 attorney.

11 Respectfully Submitted,

12 Date: 3/29/01

13 By:   
14 Allan T. Sponseller  
15 Reg. No. 38,318  
16 (509) 324-9256  
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